

BANKING AT ITS BEST

2005 SEP - 1 44 9: 37

August 29, 2005

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Mr. John F. Carter, Regional Director FDIC San Francisco Regional Office 25 Jessie Street @ Ecker Square, Suite 2300 San Francisco, CA 94105

Re: Comments Regarding FDIC Application #20051977: Wal-Mart Application for Insurance and Industrial Bank Charter

Dear Mr. Carter:

I adamantly oppose the application of Wal-Mart for an ILC charter and urge you to deny the application.

I have seen first-hand what they've done to our local community and county. We've lost nearly 3 downtowns in our county along with hundreds of jobs, 20 plus businesses and a lot of tax base, which is turn, has fallen to the home owner (increased real estate taxes).

When they came to town, they promised a lot and so far have delivered little except fluff. They get their picture in the paper every week with donations, but they're actually draining the community. Sales tax money is about all our county gets back in return.

Please don't allow the mixing of commerce and banking, I fear the damage they might do to our community and the communities around the country.

Sincerely,

Gregg P. Lewis, Chairman

CASE NAME_____

☐ BHC:

□ NON-BK:____

☐ W/O-RM:

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